GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Public Services – Insurance Department – Extension of Andhra Pradesh State Employees Group Insurance (APSEGIS) Scheme to the Employees working under Public Transport Department- Orders – Issued.

FINANCE (ADMN.III-DI-DSA) DEPARTMENT

G.O.MS.No. 87 **Dated: 16-10-2020.**
Read the following:

1. G.O.Ms.No.293, Fin. Plg. (FW-Accts-II) Dept., Dt. 08.10.1984.
2. G.O.Ms. No.367, Fin. Plg. (FW-Admn.II) Dept., 15.11.1994.
3. Lr.No.E1/PTD (05)/2020-PD addressed to the Principal Secretary to Government, TR&B Department, AP Secretariat, Velagapudi.
4. G.O.Ms.No.50, Transport, Roads & Buildings (TR.II) Department, Dated: 30.12.2019.
5. G.O.Ms.No.52, Transport, Roads & Buildings (TR.II) Department, Dated: 31.12.2019.
6. Memo No. HODS0ADSA(ESM)/14/2020, Finance(ADMN-III) Department, Dated 25-02-2020.
7. Lr.No.FIN04-13/9/2020, Dated: 13-04-2020 received from the Director of Insurance, A.P.

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O R D E R:

Consequent on absorption of the Andhra Pradesh State Road Transport Corporation into Government Service vide reference 4th read above, as the Public Transport Department. A Proposal has been received from Public Transport Department for allotment of Group Insurance Coverage and Government Life Insurance to the absorbed employees of the APSRTC.

2. The Government after careful examination of the proposal received from Public Transport Department through the Director of Insurance proposal vide reference 7th read above, hereby agreed to extend the Andhra Pradesh State Employees Group Insurance Scheme (APSEGIS) to the Employees working under Public Transport Department.

3. All Gazetted, Non-Gazetted and Class-IV employees who are at present in service are to be compulsorily covered under this scheme. The subscription is divided into units and one unit is Rs.15 which includes Rs.10.5/ per one unit as saving portion and Rs.4.5/ per one unit as insurance portion. The insurance part of the premium must be recovered with immediate effect of this orders come into force and the saving part and insurance part of the first subscription amount to be recovered from the month of November salary onwards and to be continued until an employee in service.

(P.T.O)

4. The Employees are divided into Groups on the basis of actual scale of pay which they are drawing from time to time. The Classification of Groups as per the pay scales of Public Transport Department is as follows.

Pay Scales in the revised Scales of Pay 2015	Classification of Groups	Units of Subscription (@Rs.15/-per each unit)
Rs.44148 and above	A	8 Units Rs.120/-
Rs.26250-Rs.87780 Rs.24200-Rs.80990	B	4 Units Rs.60/-
Rs.21670-Rs72430 Rs.1390-Rs.71520 Rs.20300-Rs.67790 Rs.19580-Rs. 65450	C	2 Units Rs.30/-
Rs.16890-Rs.56520 & Rs.18660-Rs. 62460	D	1 Unit Rs15/-

(Orders shall be issued for adjusting the group classification after rationalization of Pay Scales in the next Pay Revision)

5. In the scheme of the APSEGIS, the death benefit i.e. payment of Insurance fund is Rs.15000/- per unit. If death occurred payment of Insurance fund as per eligibility along with balances of Savings fund with interest thereon is payable to the legal heirs of the Subscriber. If the subscriber survives till the age of superannuation/ceased to the service the balances in savings fund along with interest thereon payable to him.

6. The DDO shall make the Recovery from salary of every month for duty, leave, or suspension. Recovery shall be made including the month of retirement, death, resignation, removal etc,. No interest is levied on arrears of subscription due to delay in payment of salary. Subscription with interest will be recovered for Extraordinary Leave period in not more than three instalments after resuming duty from leave. If on deputation, the borrowing authority shall recover the subscription and remit to relevant head of account. The head of account for making premium adjustment: HOA: For insurance fund 8011-00-107-01--00-000-001VN and for saving fund 8011-00-107-01-00-000-002VN.

7. As per the orders issued in the reference 1st read above, the following guidelines are applicable to the above employees

A) **Nomination**:

i) Head of the office shall obtain Nomination from the employee (FORM.VI/FORM.VII) who becomes eligible for membership of the scheme within 2 months.
ii) If an employee has no family and nominated a person other than the member of his family, shall become invalid after acquiring a family.
iii) He should make a fresh nomination in favour of any member(s) of his family within 2 months.

(P.T.O.)

iv) If an employee nominates more than one person, he should specify the amount of share payable to each of the nominees.

v) A member may at any time cancel a nomination by sending a fresh nomination to the H.O.

vi) Where no nomination in favour of a person / persons of his family subsists or, if such nomination relates only to a part of the amount, shall become payable to the members of his family in equal shares.

vii) No share shall be payable to:- Major sons, Major sons of deceased sons, married daughters, married daughters of deceased sons.

viii) MALE: Wife, parents, children, minor brothers, unmarried sisters, deceased son's wife and children.

ix) FEMALE: Husband, parents, children, minor brothers, unmarried sisters, deceased son's widow and children.

x) FAMILY: As per the entries in the Service Book

xi) The D.D.O. shall record the following in the Service Register of every employee:-

(a) Group to which enrolled

(b) Rate of Subscription

(c) Month of commencement

(d) Nomination made (e) Certificate of recovery (Form.I)

B) **Refund** :

i) ON RETIREMENT: The total accumulation of saving fund together with the interest thereon will be payable to the Member on his retirement after attaining the age of superannuation or on cessation of his employment, as per Tables issued by Government of A.P from time to time.

ii) ON DEATH WHILE IN SERVICE:

(a) Insurance Fund: Lump sum payment of insurance cover according to the Group of the subscriber i.e.,15,000/- per unit.

(b) Saving Fund: Total amount of Saving fund accumulation together with interest as on the date of death.

iii) PAYMENT WHEN WHEREABOUTS IS NOT KNOWN: Savings Fund to be refunded after expiry of one year following the month of disappearance. Insurance fund to be refunded after expiry of 7 years following the month of disappearance. The family must lodge complaint in the police station concerned and obtain report stating that the employee has not been traced, even after all efforts are made. An indemnity Bond should be obtained from the nominee /dependents of the employee stating that all payments shall be adjusted against the payment due to the employee in case he/she appears on the scene and makes any claim.

C) R**ecovery of subscription**:

(a) Full subscription for one year at the rate applicable on the date of dis-appearance + interest, to be recovered from the refundable Savings Fund.

(b) Premium for Insurance cover + interest for further period of 6 years be recovered from the refundable insurance fund.

D**) Sanctioning authority.**

i) In the event of Retirement/Death- Head Office

ii) If Head of the Office is a non-Gazetted officer – His immediate superior officer.

iii) For the head of office himself – His immediate superior officer.

iv) For Head of Dept.,-Secretary to Government in the Administrative Department

v) For employees on deputation – Head of parent Dept.,

E) B**asis for sanction**:

1. Annual certificates recorded in the Service Register

2. Nominations recorded in the Service Register:

The sanction order should indicate: (a) Insurance Fund and Savings Fund separately.(b) Relevant bio-data of the employee.(c)In the case of death of employee, the names of beneficiaries and the share of amounts payable to each.

8. No loans or advances shall be paid to any member or other beneficiary of the Scheme from or against his accumulated saving fund.

9. Sanction Order should contain Name and Designation of the employee, Scale of Pay, Date of commencement of Insurance cover and the group to which he/she is enrolled initially, Change to higher Group (w.e.f.), the Date of retirement/resignation /death, Name of the nominee/legal-heirs in the event of death of the employee, Calculation of savings fund and interest thereon as order from time to time (A separate annexure copy of which should invariably be sent to Director of Insurance), Total Amount sanctioned under savings fund (Savings fund + Interest thereon), Total amount sanctioned under Insurance fund in the event of death of the employee and Head of Account for payment of savings fund/ Insurance fund/Interest separately.

10. The Head of the Department / Drawing and Disbursement Officer shall be held responsible for sanctioning the Group Insurance Scheme final payments. If any excess Payments are found, the difference amount shall be collected from the sanctioning authority and such Officers are liable for disciplinary action.

11. The Drawing and Disbursement Officer shall recover the correct rate of subscription according to the eligible group of employees. For any excess/less recovery, the Drawing and Disbursement Officer concerned shall be held responsible.

12. The Director of Insurance, Andhra Pradesh, Ibrahimpatnam shall conduct a regular Audit of all claims paid under Group Insurance Scheme and send a report to the Head of the Department concerned.

13. The Head of the Department concerned shall take action against the erring officials who are responsible for the excess / less recoveries wherever they are detected.

14. Any excess payment made, if found during the Audit by the Directorate of Insurance, the same shall be immediately recovered from the concerned and remitted through e-challan to the Head of Account i.e. 8011-107-01 by the Drawing and Disbursement Officer and the fact of remittance shall invariably be communicated to the Directorate of Insurance.

15. If an employee's subscription at any period is not recovered during his Service the total subscription along with interest shall be recovered from the payments admissible to him.

16. All the Heads of Offices should take prompt action for recording the necessary subscription entries in the Service Registers of the employees under proper attestation every year at the end of March and a Certificate shall be recorded in the Service Book of each employee that subscription to the Scheme at the appropriate rates have been recovered for the period from April to March. The entries shall be attested by the Drawing and Disbursing Officer.

17. As per G.O.Ms.No.910, Finance (Admn.II) Department, dated:28.10.2002 "Sanctioning authority shall send a copy of sanction orders of the Group Insurance Scheme Payment including calculation slip to the Directorate of Insurance for verification".

18. The Pay and Accounts officer, AP Ibrahimpatnam /Director of Treasuries and Accounts, Andhra Pradesh should verify the collection of APSEGIS Subscription as per the Groups prescribed in above paras before passing the bills. The Head of the Department, Public Transport Department is requested to issue suitable instructions to their subordinate offices to ensure all their eligible employees are covered under the Andhra Pradesh State Employees Group Insurance Scheme (APSEGIS).

19. The Director of Insurance and Head of the Department, Public Transport Department shall take necessary action in this regard.

20. Copy of this order is available on Internet and can be accessed at address http://www.goir.ap.gov.in

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

DR.K VEERA VENKATA SATYANARAYANA
SPECIAL SECRETARY TO GOVERNMENT (B&HR)

To
The Secretary to Government, Public Transport Department, A.P, Secretariat, Velagapudi.
Copy to:The Director of Insurance, A.P, Ibrahimpatnam.
The Managing Director, Public Transport Department, Vijayawada.
The Pay and Accounts officer, AP Ibrahimpatnam.
The Director of Treasuries and Accounts, AP Ibrahimpatnam.
The Account General, A.P.
All District Collectors.
All District Treasury Officers.
SC/SFs(1093354)

//FORWARDED::BY ORDER//

SECTION OFFICER